

United States Bankruptcy Court
Eastern District of Virginia
200 South Washington Street
Alexandria, VA 22314

Case Number 13-12355-BFK
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

John M Underwood Jr.
43655 Lucketts Bridge Circle
Ashburn, VA 20148

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s).,(if any):

Debtor: xxx-xx-2960

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

John M Underwood Jr. is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: September 4, 2013

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 John M Underwood, Jr.
 Debtor

Case No. 13-12355-BFK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: admin
 Form ID: B18

Page 1 of 1
 Total Noticed: 12

Date Rcvd: Sep 05, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 07, 2013.

db +John M Underwood, Jr., 43655 Lucketts Bridge Circle, Ashburn, VA 20148-6721
 cr +County of Loudoun, Office of County Attorney, Attn: Courtney R. Sydnor,
 1 Harrison Street, SE (MSC #06), Leesburg, VA 20175-3102
 cr +LOUDOUN VALLEY ESTATES HOMEOWNERS ASSOCIATION, c/o Rees Broome, PC,
 1900 Gallows Road, Suite 700, Tyson's Corner, VA 22182-4098
 11808120 +Gmac Mortgage, 3451 Hammond Ave, Waterloo, IA 50702-5300
 11808121 +Home Comings Fincl/GMAC Mort, Attention: Bankruptcy Dept, 1100 Virginia Drive,
 Fort Washington, PA 19034-3204
 11808122 +Loudoun Valley Estates HOA, c/o Cardinal Managemnet Group, 3704 Golf Trail Lane,
 Fairfax, VA 22033-2603
 11808123 +McCabe, Weisbert & Company, 312 Marshall Avenue, Suite 800, Laurel, MD 20707-4808
 11808125 Ocwen Loan Servicing, PO Box 780, Waterloo, IA 50704-0780
 11808124 +Ocwen Loan Servicing, Attn: Customer Service, PO Box 785057, Orlando, FL 32878-5057
 11808126 +United Bank, 1200 Grosscup Ave, Dunbar, WV 25064-3093

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QDFKING.COM Sep 06 2013 01:48:00 Donald F. King, 1775 Wiehle Avenue, Suite 400,
 Reston, VA 20190-5159

11808119 +EDI: CCS.COM Sep 06 2013 01:48:00 Credit Collections Srv., Po Box 9134,
 Needham, MA 02494-9134

TOTAL: 2

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr Deutsche Bank Trust Company Americas, as Trustee f

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 07, 2013

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 4, 2013 at the address(es) listed below:

Abby Kelley Moynihan on behalf of Creditor Deutsche Bank Trust Company Americas, as Trustee
 for Residential Accredit Loans, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series
 2006-QS1 bankruptcyva@mwc-law.com
 Courtney R. Sydnor on behalf of Creditor County of Loudoun courtney.sydnor@loudoun.gov,
 belkys.escobar@loudoun.gov;bankrupt@loudoun.gov;brian.boone@loudoun.gov
 Donald F. King Kingtrustee@ofplaw.com, val3@ecfcbis.com;dfking@ecf.epiqsystems.com
 Erik W. Fox on behalf of Creditor LOUDOUN VALLEY ESTATES HOMEOWNERS ASSOCIATION
 efox@reesbroome.com, aburton@reesbroome.com;jlyons@reesbroome.com;dbarondess@reesbroome.com
 Richard Owen Bolger on behalf of Debtor John M Underwood, Jr. richard@bolgerlaw.com,
 bolgerlawfirm1@gmail.com;mbracken25@gmail.com;michelle@oldvatitle.com

TOTAL: 5